

MONTANA STATE AUDITOR

JOHN MORRISON
STATE AUDITOR



COMMISSIONER OF INSURANCE
COMMISSIONER OF SECURITIES

August 20, 2003

RE: Matching roofing materials in the event of damage.

To Whom It May Concern:

It is the continuing position of this agency that under a "make whole" provision in any insurance contract, damaged roof materials must be replaced with similar quality, kind, texture and colored materials such that there is a reasonable match with any existing materials. In the event materials that meet this criteria are not available, the existing materials must be replaced to achieve a match.

Sincerely,

A handwritten signature in cursive script that reads "John Morrison".
JOHN MORRISON
State Auditor
Commissioner of Insurance and
Securities